

ANGEL ARAVENA
and GLADYS DE NEGRI,

Claimant(s),
v.

Claim No.: ST09002795
D/L: 4/1/09

ST. JOHNS INSURANCE COMPANY,

Carrier(s).
_____ /

MEDIATION SETTLEMENT AGREEMENT

(Agreement in Principle Contingent upon the approval of Suncoast Schools FCU and Gladys De Negri)

The parties, in settlement of this claim, agree that:

Carrier(s) will pay the total sum of \$350,000 to settle this claim.

Claimant(s) will release all contractual, extra-contractual and bad faith claims against and hold harmless and indemnify Carrier(s) from all attorney's fees and costs, public adjuster fees and costs and liens on the subject property in a separate document mutually agreeable to counsel.

That release will include a surrender of the applicable policy of insurance.

The total settlement will be paid in three (3) checks. One check for \$295,500.00 will be made payable to: Angel Aravena, Gladys De Negri, Suncoast Schools FCU and MacKinnon Law Group P.A. A second check for \$52,000.00 will be made payable to: Angel Aravena, Gladys De Negri, Suncoast Schools FCU and MacKinnon Law Group P.A. A third check for \$2,500.00 will be made payable to MacKinnon Law Group P.A.

Mediation expenses shall be borne equally by the parties.

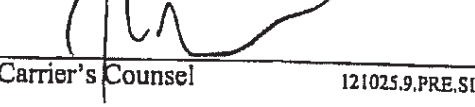
Dated this 25th day of October, 2012.


Claimant


Claimant's Counsel


Mediator


Carrier


Carrier's Counsel

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